

**Information to identify the case:**

Debtor 1	Jeannie M. Collins	Social Security number or ITIN	xxx-xx-1982
	First Name Middle Name Last Name		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
		Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>16-31477-KRH</b>			

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeannie M. Collins

July 6, 2016

**For the court:**

William C. Redden  
Clerk

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 Jeannie M. Collins  
 Debtor

Case No. 16-31477-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 11

Date Rcvd: Jul 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2016.

db	+Jeannie M. Collins, 2909 Blendwell Road, Richmond, VA 23224-5945
13304651	+Chase Bank USA NA, c/o Jormandy LLC, 400 N. Center Dr.; Bldg 3 #124, Norfolk, VA 23502-0002
13304652	+Department of Public Utilities, 730 E. Broad St. 5th Floor, Richmond, VA 23219-1861
13304653	+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
13304654	++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Ct Ste B, North Chesterfield, VA 23236-0000)
13304655	#+Fredericksburg Credit Bureau, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
13304656	+LVNV Funding LLC, c/o Glasser & Glasser, 580 E. Main Street, Norfolk, VA 23510-2306
13304658	+Virginia Housing Development, 601 S Belvidere St, Richmond, VA 23220-6504
13304659	+Woodfin Oil, 8180 Mechanicsville Turnpike, P.O. Box 277, Mechanicsville, VA 23111-0277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QHSHAIA.COM Jul 08 2016 02:08:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
13304657	+E-mail/Text: colleen.atkinson@rmscollect.com Jul 08 2016 02:21:35 Receivables Management, 7206 Hull Street Rd Ste 211, North Chesterfield, VA 23235-5826

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2016 at the address(es) listed below:

Christopher Mark Winslow	on behalf of Debtor Jeannie M. Collins chris@chriswinslow.com, winslowparalegal@gmail.com
Harry Shaia, Jr	harryshaia@spinella.com, marykeller@spinella.com; dianecollins@spinella.com; hshaiajr@ecf.epiqsystems.com
Peter J. Barrett	on behalf of Trustee Peter J. Barrett peter.barrett@kutakrock.com, charisse.matthews@kutakrock.com; pbarrett@ecf.epiqsystems.com

TOTAL: 3